CICP Q & A Session

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Sep-16



Our Mission

Improving health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources

Objectives

- Clarify questions from previous webinars
 - > Vehicles
 - > Vehicle registration
 - > Health Savings Accounts
 - > YTD income determination with monthly pay period
 - > Website Navigation
- Answer questions from providers
 - > By phone or chat

Vehicles

- The only vehicles that should be counted on the application are:
 - > Cars
 - > Trucks
 - > Motorcycles
- Recreational vehicles are NOT counted
 - > ATVs
 - > RVs
 - > Boats
 - > Trailers

Vehicle Registration

- Vehicle registration cards must be presented for all vehicles the applicant owns
- Registration card does not need to be current
 - > Information needed (make, model, year, etc.) is consistent from card to card
 - > Only information that changes year to year is the effective date

Health Savings Accounts (HSA)

- An applicant's HSA must be listed as an asset on Worksheet 3
 - > Can be added under "Other" section
- Contributions to the HSA are counted as deductions
 - Must be documented
 - Pay stubs, deposit slips, etc.
- Payments for medical bills from the HSA are counted as deductions
 - Must be documented
 - Statement of account activity, receipts, etc.

YTD Method for Monthly pay period

- Year to Date (YTD) method is the preferred income determination method
 - Most accurate way to take all pay check fluctuations into account
- Monthly is not an option in the YTD section of the Excel Client Application

YTD Method for Monthly pay period

- To calculate monthly income using the YTD method for an applicant who is paid monthly:
 - Divide the YTD total by the number of pay checks the applicant has received for the year
 - Enter that number into the Combined Monthly Gross Income box

Website Navigation

- The following slides show step by step instructions on how to access:
 - > The CICP provider information page
 - > Various forms providers may need
 - Waiver form
 - Data submission files
 - SAVE forms
 - > CICP Provider Manual
 - Provider Frequently Asked Questions



COLORADO

Department of Health Care Policy & Financing

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For Our Providers

For Our Stakeholders

About Us

We administer Health First Colorado (Colorado's Medicaid Program), Child Health Plan Plus, and other health care programs.

Explore Programs & Benefits



Apply Now



Find Doctors



Get Help





Feeling Sick?

For medical advice, call the Nurse Line:

800-283-3221



Get Covered. Stay Healthy. colorado.gov/health

Quick Answers

 How do I request a Health First Colorado card?

Links

Department Publications



What's New

Colorado Medicaid Is Now Health First Colorado



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About Us

For Our Providers

Why should you become a provider?





Provider

Provider services (training, & more)



BIG CHANGES! >

For all Health First Colorado providers, visit 'Provider Resources' to learn more

> What's new? (bulletins, newsletters, updates)



Colorado Benefits

Mgmt. System

CBMS





DDweb



Web Portal



Get Help Help for Providers





Find a Doctor Are you a client looking for a doctor?



For Our Members For Our Providers For Our Stakeholders About Us For Our Providers > Provider Services > Provider Information

Provider Information

Click on the applicable subject for further information.

Alternative Care Facilities (ACF)

Behavioral Health: Focus on Depression

Benefits Collaborative

Benefits Utilization System (BUS) Updates

Billing Frequently Asked Questions (FAQs)

Case Management Agencies

- · Single Entry Point SEP Agencies
 - Find a SEP
 - · SEP Technical Assistance Calls
- · Community Centered Boards
- Long-Term Services and Supports Training Topics
- LTSS Case Management Tools Page
- Waiver Charts

CHP+ Provider

Colorado Choice Transitions (CCT) Resources

Colorado Indigent Care Program (CICP)

ColoradoPAR Program



Colorado Indigent Care Program (CICP) Information For Providers

- Attorney Subrogation Policy
- CICP Ability to Pay Scale, effective April 1, 2016
- Fact Page
- Forms
 Forms
 - Health First Colorado vs CICP
 - Health Insurance vs CICP
 - Liquid Asset Spend Down
- Newsletters
 - · Provider Directory
 - · Provider Frequently Asked Questions
- Reference Manual
- Regulatory Rule Review
- Training

Sign Up for Program Updates from CICP Communicates

Please direct any questions, comments or concerns to CICPCorrespondence@state.co.us

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- Blank Provider Application
- Blank Satellite Facility Form
- Blank Waiver Form
- Lawful Presence Waiver

Provider Summary

- FY 2016 Data
- FY 2015 Data

Physician Billing

- FY 2016
- FY 2015

Pharmacy Billing

- FY 2016
- FY 2015

SAVE

- SAVE Access Request October 2015
- SAVE Modification/Revocation October 2015
- · Health First Colorado vs CICP
- Health Insurance vs CICP
- Liquid Asset Spend Down



Newsletters



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Newsletters

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- Section I Eligibility
- Section II Data Collection
- · Section III Provider Audit
- Section IV Application
- Section V Miscellaneous Documents
- Excel Client Application (Electronic Application Updated July 20, 2016)
- Regulatory Rule Review
- Training

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CICP Provider FAQs

0	Application
0	<u>Copayments</u>
0	<u>Deductions</u>
0	<u>Documentation</u>
0	Electronic Application
0	Eligibility
0	Income Guidelines
0	Liquid Asset Spend Down
0	Health First Colorado (Colorado's Medicaid Program)

Any questions that cannot be answered by your CICP Eligibility Manager and not answered on this page should be directed to <u>CICPCorrespondence</u> Electronic Application



Question: Can immigrants who do not have a social security number be on CICP?

Answer: No, all CICP applicants are required to have a social security number as one of the eligibility requirements

Question: Are immigrants who have employment authorization eligible for CICP?

Answer: Please refer to the Lawful Presence section of the Eligibility portion of the manual for a complete list of acceptable documents. In some instances there are specific categories for which documentation will be accepted.

Question: Can seniors who have Medicare or Health First Colorado Part B apply for CICP?

Answer: Yes, applicants who are on SLMB, QI1, QMB or Medicare can be on CICP if they qualify

Question: Can someone who is over 65 and is not on Medicare be on CICP?

Answer: If applicant is eligible for Medicare they must apply for that first. If the applicant has missed open enrollment for Medicare Part A, they can be screened for CICP on a temporary basis

Question: Is an address required to apply for CICP?

Answer: No, an address is not required to apply for CICP however anyone categorically eligible for Health First Colorado must first get a Health First Colorado denial

Question: Can an applicant residing in a halfway house apply for CICP?

Answer: In general, if the applicant is on parole or probation they may apply for CICP, if they appear to be categorically eligible for Health First Colorado they would first need a Health First Colorado denial. Applicants on parole must present documentation of their parole status.

An applicant who is living in a halfway house is eligible for CICP only if they are on parole. Most residents of a halfway house are still considered inmates and are involuntarily residing under a type of governmental control. If the applicant has not been officially released through a parole board, he/she is still considered an inmate and is therefore NOT eligible for CICP.



Income Guidelines



Additional Questions?



Application Questions

What date should be used on the application?

• The date used should be the date the application is signed by the applicant.

If the 15 day time period of the client returning requested paperwork falls during a weekend or holiday, can we use the next business day for completion?

 This is not something the Department sets standards for, it is something that would be up to the individual provider.

If a spouse is applying for their spouse who passed away so they can pay for their bills, who will be the applicant, the surviving or deceased spouse?

- Either spouse can be used as the primary applicant for the application.
- The surviving spouse will need to complete a lawful presence affidavit for the deceased spouse.
- The surviving spouse would need to reapply just for themselves if they decide to remain on CICP.

If an applicant has an adult child living at home who is claimed on the applicant's income taxes, would the adult child be included on the CICP card?

• If the child is listed on the parents' tax returns, they can be counted as a dependent. If they do not wish to receive services under CICP, they can be counted in the family size but they would not need to be included on the card.

Will the application automatically add a family member on the CICP card if they have an ineligibility code?

- Yes, if the family member has an ineligibility code associated with their information on the Client Information tab, they will be added to the card.
- To remove them, simply remove their ineligibility code.

On the client information, it asks for the client CHP+/Health First Colorado number if they have one. What do we put where it asks if the client has other insurance?

• If the applicant or family member currently has CHP+ or Health First Colorado, they do not need an ineligibility code as they ARE eligible for CHP+ or Health First Colorado. So you would not need to fill out that section for that specific family member.

If a client will not qualify for Health First Colorado due to the 5 year residency bar, would that be an F eligibility code or do we need a denial from Health First?

 An applicant who is in the country legally but has been in the country legally for less than 5 years should receive an ineligibility code of B.

If an applicant has not been in the US for 5 years, do they not qualify for CICP?

- No, that is incorrect. As long as the applicant is lawfully present, they may qualify for CICP.
- If they have been in the country legally for less than 5 years, then they <u>do not</u> need a Health First Colorado denial letter.

Are clients with permanent residency who are denied Health First Colorado due to their sponsors' income eligible for CICP?

- These applicants must still apply for and be denied Health First Colorado coverage before they can be placed on CICP.
- A letter stating their Health First Colorado coverage was revoked due to their sponsors' income counts as a denial letter.

Income Determination Questions

Can we use the average pay method instead of the Year To Date method?

- The Year To Date (YTD) method is the more accurate method and should be used whenever possible.
- If the applicant has not been at their job for the entire year (since January 1) the average pay method can be used.
- The average pay method can also be used if the applicant's pay stub does not list a year to date total.

If an applicant has not worked at their job for the entire year is the average pay method acceptable?

- Yes, the average pay method would be acceptable in this situation.
- The Year To Date method could also be used if the total number of paychecks the applicant has received can be calculated (or if the applicant knows how many they have received).

What method is best for seasonal workers (i.e. farmers, teachers, others not paid for a full year)?

- The Year To Date method can be used, but use the date they started working instead of the first of the year.
- You can also use the average pay method.
- For teachers that are paid for 9 months instead of 12, you can figure their "annual" income using a 9 month period instead of 12 months.
 - > To insert this into the application, figure their 9 month annual income and then divide by 12 to convert to monthly.

Can providers use pay stubs from different months to determine income?

- Yes, paystubs can cover parts of different months as long as an entire month's worth of pay stubs are submitted (i.e. two bi-weekly pay stubs covering last two weeks of one month and first two weeks of the next month are okay).
 - > This is only valid for the average pay method.
- For the Year To Date method, only one pay stub needs to be collected, regardless of the pay period type.

If an applicant brings in 4 pay stubs do we use the most current one for YTD or do we use the average pay method?

- Use the most current pay stub and the YTD method whenever possible.
- If the pay stubs do not list a year to date total, use as many pay stubs as are provided to do the average pay method.

When using the average pay method, does it matter if the pay stubs are not the most recent ones?

 The pay stubs do not need to be the most recent ones, but the most recent ones are always preferred.

When the applicant is on short term disability, do we use the Year To Date method?

- Yes, the YTD method should be used whenever possible.
- The average pay method can be used if the YTD method will not work.

If a 19 year old working student is included on the application, do we count their income?

- If the 19 year old is still included on their parents' income taxes and they are a student, their income would not be included.
- If the 19 year old is the only one applying, then yes, their income would be counted.

If the applicant gets tips in their check that they distribute to their staff, how are those counted?

- If the applicant can document how much is being dispersed to the staff, that amount can be subtracted.
- If the applicant can not document the amount, then the full amount of their pay stub would be used.

How would income based on tips alone be calculated?

- The calculation for a tips-only income would be the same as any other income calculation.
- The applicant's total claimed year to date tips should be shown on the pay stub, or the amount they claim for each pay stub should be shown on the individual pay stubs.

If an applicant is self employed and using a profit/lost statement, does that statement need to be notarized?

 No, a self employed applicant's profit/lost statement does not need to be notarized.

Does a self employed applicant need to have a written profit/loss statement or can it be given verbally?

 A profit/loss statement should be written and documented.

Should we average the last 3 months of a profit/loss statement?

 No, the manual states to use the most recent month's profit/loss statement.

Can you please clarify how bonuses and gifts should be counted?

- Bonuses and gifts should be counted as a one time occurrence unless there is documentation that bonuses or gifts are given on a regular basis.
- Tips and commissions should be counted as a monthly occurrence (i.e. included in monthly income calculation) unless there is documentation that tips and/or commissions are rare (once or twice a year).

Would checks from government programs be counted as unearned income?

 Checks for things like food stamps and TANF would not be counted.

Should a guaranteed monthly gift be counted as annual or one time only?

• If it is indeed a monthly occurrence, it should be counted monthly. The monthly amount can be annualized and entered into the gift line, or the monthly amount can be entered into one of the provided blank lines that automatically annualize the amount entered.

Where can we find the income guidelines for QMB and SLMB?

 At the end of the Eligibility section of the manual there is a table that covers who can be on CICP while simultaneously on other programs. This table includes income guidelines for those other programs.

Resource Questions

Can bank account balances be self declared?

- No, bank account balances must be documented. Applicants can provide a print out of their current balance using their bank's online portal, or by requesting a balance check from one of their bank's ATMs (there shouldn't be a fee for this).
- The most recent statement is also acceptable, but is not as accurate as a current print out would be.

Is the documentation for bank accounts needed to verify direct deposits or the current balance of the account?

• The documentation is needed to verify the amount of liquid resources the applicant currently has available.

If an applicant has a pre-paid card instead of a bank account, how does the applicant document how much is available to them?

- The applicant should still be able to get a print out of the current available balance from the company the card is issued through.
- Applicants should also be able to check their balance through certain ATMs.
- These pre-paid cards must be documented just like a regular bank account.

If the applicant was just paid and the amount was deposited into their bank account, do we still use the full balance of the account?

• Yes, the full balance would still be counted. Using this amount along with the annual income calculation does NOT double count the pay check the applicant just received.

If an adult child combines their money and their mother's money into one account with just the child's name on it, what amount of the account is used?

- If the adult child can document how much of the money is theirs versus how much is the mother's, then the amount belonging to the one applying would be used. Otherwise the entire amount would be used.
- If they are both applying, the entire amount would be used.

Do we still only count bank accounts that the applicant can draw from without a penalty?

- Yes, that is correct.
- However that does not include CD accounts (CDs should always be counted less the penalty for withdrawing the funds before the maturity date).

Vehicle Questions

Does the vehicle's registration need to be current?

 No, if the applicant can produce an expired registration for their car, that registration card can be used since the only information needed to look up the value is the make, model, and year of the car, which is listed on every registration, and the total miles on the car, which the applicant self reports.

What if the applicant lost the registration card and does not have an expired one?

 New copies of registration cards can be obtained for a minimal fee from the DMV.

Would a title be acceptable if the registration card cannot be found?

• If the title includes the year, make, and model of the vehicle, then yes, it can be used instead. However, the preferred documentation is the registration card.

If the applicant does not have a current registration and cannot find the title, can they self declare their vehicle(s)?

 Either a registration card or title must be provided to complete the application.

What do we do if the applicant is not the only owner listed on the registration or title?

- If the applicant claims that the vehicle is their primary vehicle, it should still be counted.
 - ➤ In the situation where a parent purchased a car for their adult child who is not included on the application but the parent's name is still on the car, the car would not be counted as it is primarily the adult child's car. If the adult child was being included on the application, then the car would be counted.

Do we need to make a copy of the vehicle registration or title?

• It is not required that a copy be made and retained in the applicant's file, however it is a good idea to make a copy.

Do we need to print out the value of the car from the NADA website?

• It is not required to print the documentation showing the value from NADA, however it is recommended.

What if we cannot find the value of the vehicle in either NADA or Kelly Blue Book (KBB)?

 While rare, in this situation the applicant could have their vehicle appraised to find the value. The appraisal value would be used in place of the NADA or KBB value.

Do we use the tax value on the vehicle registration or what the applicant says the car is worth?

 Neither, the value that should be used is the value that pulls off of the NADA website.

What do we do for classic cars in less than classic car condition that pull at a very high value?

• Providers may also use Kelly Blue Book (KBB) for classic vehicles that pull at a very high value from NADA. If both websites pull a very high value, the applicant may get an appraisal.

How do we handle a situation where a vehicle is used for both personal and business purposes?

• The value of the vehicle would be determined as normal, but only the percentage that the vehicle is used as a personal vehicle would be counted. For instance, if a vehicle is valued at \$4,000 and the applicant uses it 75% for personal use and 25% for business use, the value used on the application would be $$4,000 \times 75\% = $3,000$.

Deduction Questions

What copays can and can't be used as a deduction?

- Copays paid to CICP providers while client is a CICP client cannot be counted
 - Can be counted if client was not rated for CICP at the time of copayment
- Copays paid to non-CICP providers can be counted

If the applicant is on a payment plan do we count what they are paying for the year or the total balance due?

- As of July 1, 2015 we no longer count the entire balance due.
- If the applicant has a valid current payment plan set up, they get credit for the next 12 months of payments.

Is a garnishment agreement acceptable for medical deduction documentation?

- Yes, as long as the applicant can prove that the garnishment, which should be documented on their pay stub, is actually going towards a medical bill that they owe.
- They will also need to provide documentation as to the current balance of the outstanding bill.
 - > This should be available from the provider the garnishment is going to.

How would a recurring prescription be counted?

- The applicant will need provide documentation showing they have an ongoing prescription and how much they pay for it a month. Both of these are normally documented on the insert included with the prescriptions when they are picked up from the pharmacy.
- Recurring prescriptions should be entered into the pharmaceuticals line at the top of Worksheet 4.

Do HSA payments count as a deduction?

 Yes, any money deposited into the applicant's HSA should be counted as a deduction. This account will need to be listed as an asset on Worksheet 3 to ensure that deductions are not being double counted.

Can AFLAC premiums be counted as a deduction?

 No, AFLAC premiums are not be allowable as a deduction.

Can we use a bank statement that shows a medical payment was made if a statement from the provider is not available?

• If it is clearly identifiable on the statement that a payment was made to a medical provider for services, a bank statement may be used as documentation of medical payments.

General Questions

How should copays due from a deceased applicant or client be handled?

- Per Colorado state law, surviving spouses are responsible for the deceased spouse's medical bills.
- Section 7.01 of the CICP manual states that the individual filling out the application on behalf of the deceased is not responsible for the copay.
- It is up to the provider if they want to collect the copay from the surviving spouse.

If a client's insurance won't pay for a claim, are we allowed to backdate?

 Yes, a provider is allowed to backdate to cover a visit or admission for a client whose insurance will not cover their bill.

If the client's CICP rating expired and they were rerated, what rating do we use for past bills?

• The rating for previous bills should be the rating that was in effect for that date of service. For example, if a client was rated at an F level in June 2015, and then at an E level in July 2016, a visit in May 2016 would still be billed at the E level regardless of the 90 day backdating period.

What is the copay cap for an applicant who is rated as an N?

- The N rate copay is capped at \$120.
- An applicant rated at an N level who has no income would have a copay cap of \$0.
- N rate copay caps are calculated at 10% of the applicant's income UP TO \$120.
 - > For example, an applicant earning \$600 annually would have a cap of \$60, whereas an applicant earning \$1,400 annually would have a cap of \$120.

If the program is changing in less than a year, should we still be distributing CICP cards that are good for a year?

• Yes, cards good for a year from rating should still be distributed. Our plan is to change the program effective July 1, 2017, but there are still a lot of things that could potentially delay the CICP's plans.

Since it is now a requirement for everyone to have health insurance, is that now also required for CICP?

 No, our policy regarding insurance has not changed. CICP's policy is to inform clients and applicants of the benefits of having insurance, but CICP will not be denied for applicants who do not currently have insurance.

If an applicant has a green card, does that mean they are a citizen?

 No, a green card indicates that the applicant is residing in the country legally, but does not indicate citizenship status.

Is the Liquid Asset Spend Down only used for a family?

 No, the Liquid Asset Spend Down can be used by any applicant, assuming they have the liquid assets to do so.

Contact Information

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Thank You!